

\$400.00
NIQA

(1)

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

GENNADIY GOFMAN
843 Hendrix Street
Philadelphia, PA 19116

Plaintiff

v.

ASSET ACCEPTANCE, LLC
28405 Van Dyke Avenue
Warren, MI 48092

Defendant

14 2738

No.:

Jury Trial Demanded

COMPLAINT

INTRODUCTION

1. This is a lawsuit for damages brought by an individual consumer for Defendant(s)' alleged violations of the Fair Debt Collection Practices Act, 15 U.S.C. 1692, et seq. (hereinafter "FDCPA") and the Pennsylvania Fair Credit Extension Uniformity Act, 73 P.S. Section 2270.1 *et seq.* (hereafter "FCEUA"), constituting unfair and deceptive acts and practices under the Pennsylvania Unfair Trade Practices and Consumer Protection law, 73 P.S. Section 201-1, *et seq.* (hereafter "UTPCPL"). These laws prohibit debt collectors from engaging in abusive, deceptive and unfair collection practices.

JURISDICTION AND VENUE

2. All previous paragraphs of this complaint are incorporated by reference and made

FILED
MAY 13 2014
MICHAEL E. KUNZ, Clerk
By WV Dep. Clerk

1025
5/13/14

part of this complaint.

3. Jurisdiction of this Court arises under 15 U.S.C. Section 1692k(d), 28 U.S.C. Section 1331, 1337 and supplemental jurisdiction exists for the state law claims pursuant to 28 U.S.C. Section 1367. Venue is proper in accordance with 28 U.S.C. Section 1391(b).

4. Defendant obtains the benefit(s) of regularly transacting business in Philadelphia County, in the Commonwealth of Pennsylvania.

5. Defendant regularly transacts business in Philadelphia County, in the Commonwealth Pennsylvania.

PARTIES

6. All previous paragraphs of this complaint are incorporated by reference and made a part of this Complaint.

7. Plaintiff is Gennadiy Gofman, an adult individual, (hereinafter "Plaintiff") with a current address of 843 Hendrix Street, Philadelphia, PA 19116.

8. Defendant(s) is Asset Acceptance, LLC (hereafter "Defendant") a business engaged in consumer debt collection with a principle place of business located at 28405 Van Dyke Avenue, Warren, MI 48092.

FACTUAL BACKGROUND

9. All previous paragraphs of this Complaint are incorporated by reference as though fully set forth herein.

10. On or about years 2001-2009, Plaintiff had a consumer account (joint with Olga Gofman) with Bank of America/FIA Card Services (hereinafter "BOA" account) with an account number of 426429899623***.

11. Plaintiff's said account was a consumer account which was used for personal, family and household purposes.

12. On or about May/June 2009, BOA charged off the balance of Plaintiff's account number 426429899623*** for the amount of \$16,254.00. On or about September 2012 Defendant purchased and acquired said account from BOA.

14. On or about September 2012, when Defendant acquired the account, Defendant added on interest to the account to bring the opening balance of the account when placed with Defendant to a total of \$17,552.00 (Experian and Equifax). (See attached credit reports, Exhibit "A.")

15.. On or about September 2012 Defendant stated on Credit Reports, Experian and Equifax, that Plaintiff owes the \$17,552.00 balance regarding said BOA account. Further, it is believed and therefore averred that during the past 365 days, on a monthly basis, Defendant reported and continues to report this \$17,552.00 as owing regarding said BOA account on said credit reports. (See attached Credit Reports, Exhibit "A.")

16. It is believed and therefore averred that this interest demand is an intentional misstatement of any amount which could allegedly be owed by Plaintiff to Defendant.

17. It is further believed and therefore averred that upon charge-off, the original Creditor (BOA bank) waived the assessment of further interest on the account, and stopped sending monthly statement to Plaintiff which notified Plaintiff of any interest.

See McDonald v. Asset Acceptance, LLC, U.S. District Court for the Eastern District of

Michigan, Case No.: 11-cv-13080 (2013) and Simkus v. Cavalry Portfolio, Case No.:11-cv-7425, U.S. District Court for the Northern District of Illinois (2012).

18. As interest was waived at charge-off by the original Creditor (HSBC bank), Defendant did not acquire the right(s) to assess contractual rate interest beyond charge-off for the period between charge-off and Defendant's acquisition of the account.

19. As interest was waived at charge-off by the original Creditor, Defendant did not acquire the right(s) to assess contractual rate interest even subsequent to its acquisition of the account. See McDonald v. Asset Acceptance, LLC, U.S. District Court for the Eastern District of Michigan, Case No.: 11-cv-13080 (2013) and Simkus v. Cavalry Portfolio, Case No.:11-cv-7425, U.S. District Court for the Northern District of Illinois (2012).

20. By application of the Doctrine of Waiver, any demand for contractual interest misstated any amount allegedly due and owing on the account.

21. Defendant retroactively imposed interest which the original Creditor waived.

22. The retroactive addition of interest by Defendant, which the original Creditor waived is improper. An assignee steps into the shoes of the assignor as of the date the assignor sells the account, and does not have the right to retroactively reverse the assignor's business decision to not charge interest during a period when the assignee did not hold or own the account.

23. "The rule is that an assignee of a contract takes it subject to the defenses which existed against the assignor at the time of assignment." Allis-Chalmers Credit Corp. v. McCormick, 30 Ill. App.3d 423, 331 N.E. 2d 832, 833 (4th Dist. 1975). Accord Montgomery Ward & Co. v. Wetzel, 98 Ill. App. 3d 243, 423 N.E. 1170, 1175, 53 Ill.

Dec. 366 (1st Dist. 1981) (“the assignee thus takes the assignor’s interest subject to all legal and equitable defenses existing at the time of assignment”).

24. When Defendant retroactively imposed interest, which the original Creditor waived, Defendant misstated the amount of the alleged debt and also attempted to collect an amount which Defendant was not legally allowed to collect, in violation of 15 U.S.C. Section 1692e *et seq.* and 15 U.S.C. 1692f *et seq.* of the FDCPA.

25. Defendant knew or should have known that its actions violated the FDCPA and could have brought its actions within compliance of the FDCPA, but failed to do so.

26. At all times material hereto the conduct of Defendant as well as its agents, servants and/or employees was malicious, intentional, willful, reckless, negligent and in wanton disregard for federal and state law and the rights of the Plaintiff.

STANDING

27. All previous paragraphs of this Complaint are incorporated by reference as though fully set forth herein.

28. Plaintiff has standing to bring this action per 15 U.S.C. Section 1692k, because Plaintiff was affected by Defendant’s unlawful debt collection activity.

29. The three basis components of standing under Article III of the U.S. Constitution are present in this case, “injury, causation and redressability.” See Foundation, Inc. v Obama, 641 F.3d 803, 805 (7th Cir. 2011).

30. Plaintiff suffered an injury because of the harm to his/her consumer credit report which was caused by the misconduct described in this Complaint.

31. Plaintiff suffered an injury because his rights under the FDCPA were compromised.

32. This action is intended by Plaintiff to redress such harm upon a favorable verdict or settlement of the case.

33. Plaintiff need not quantify the amount of the harm or injury suffered in order to establish standing under Article III of the Constitution.

34. Plaintiff need not establish a dollar value of the amount of the harm or injury suffered in order to establish standing under Article III of the Constitution.

35. Plaintiff need not prove actual damages with regard to the harm or injury suffered in order to establish standing under Article III of the Constitution.

COUNT I
VIOLATION OF THE FDCPA
15 USC 1692 et. seq.

36. All previous paragraphs of this Complaint are incorporated by reference as though fully set forth herein.

37. Plaintiff is a consumer debtor as defined by the Fair Debt Collection Practices Act (FDCPA), 15 USC 1692a(3).

38. Defendant is a debt collector as defined by the FDCPA, 15 USC 1692a(6).

39. At all times mentioned herein, Defendant was attempting to collect on an alleged consumer “debt” against Plaintiff through “communications” as defined by FDCPA 15 U.S.C. Section 1692a(2) and 1692a(5).

40. Defendant violated the FDCPA, 15 U.S.C Sections, 1692d, 1692e, 1692e(2), 1692e(10), 1692f and in the following manner:

- (a) Engaging in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt;
- (b) False representation of the amount of the debt;
- (c) Attempting to collect an amount which Defendant was not legally allowed to collect;
- (d) Using false representation, unfair, deceptive or unconscionable means to collect or attempt to collect a debt which is not authorized by law.

41. Defendant engaged in per se violations of the FDCPA, 15 U.S.C. Sections 1692d, 1692e and 1692f.

42. The FDCPA is a strict liability statute and “because the Act imposes strict liability, a consumer need not show intentional conduct by the debt collector to be entitled to damages. Taylor v. Perrin, Landry, deLaunay & Durand, 103 F.3d 1232 (5th Cir. 1997); Russell v. Equifax A.R.S., 74 F.3d 30 (2d Cir. 1996).

43. Defendant’s actions and/or omissions as described above were malicious, intentional, willful, wanton, reckless and negligent against Plaintiff.

44. Plaintiff was distressed and suffered from embarrassment, stress and anxiety.

45. Defendant is liable for the acts committed by its agents under the doctrine of respondent superior because Defendant’s agents were acting within the scope of their employment with Defendant.

46. In the alternative, Defendant(s) is liable for the conduct of its agents / employees under the theory of joint and several liability because Defendant and its agents /

employees were engaged in a joint venture and were acting jointly and in concert.

47. Plaintiff reserves the right to pierce the corporate veil under the doctrines of under-capitalization and/or alter ego.

48. Any mistake made by Defendant would have included a mistake of Law.

49. Any mistake made by Defendant would not have been a reasonable or bona fide Mistake.

50. As a result of the above violation of the FDCPA, Plaintiff has suffered losses entitling Plaintiff to statutory, actual and punitive damages and attorney's fees and costs.

COUNT II
VIOLATION OF THE FCEUA AND UTPCPL

51. All previous paragraphs of this Complaint are incorporated by reference as though fully set forth herein.

52. Defendant is a "debt collector" pursuant to 73 P.S. Section 2271.3 of the FCEUA.

53. Plaintiff is a "debtor" pursuant to 73 P.S. Section 2271.3 of the FCEUA.

54. The above contacts by Defendant are "communications" relating to a "debt" pursuant to 73 P.S. Section 2271.3 of the FCEUA.

55. Defendant engaged in unfair methods of competition and unfair and/or deceptive acts or practices pursuant to the UTPCPL, by attempting to collect the debts in violation of the FCEUA. Defendant's violations of the FCEUA and UTPCPL include, but are not limited to violations of 73 P.S. Section 2270.4(a) as follows:

- (a) Engaging in conduct the natural consequence of which is to harass, oppress or abuse any person in connection with the collection of a debt;
- (b) Attempting to collect an amount which Defendant was not legally allowed to collect;
- (c) False representation of the amount of the debt;
- (d) Using false representation, unfair, deceptive or unconscionable means to collect or attempt to collect a debt which is not authorized by law.

56. Defendant's actions and/or omissions as described above were malicious, intentional, willful, wanton, reckless and negligent against Plaintiff.

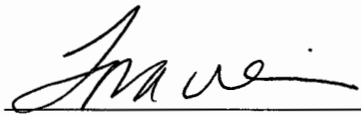
57. As a result of the above violation of the FDCPA, Plaintiff has suffered losses entitling Plaintiff to statutory, actual and punitive damages and attorney's fees and costs.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully requests that the following relief be granted:

- (a) Actual damages;
- (b) Statutory Damages ;
- (c) Punitive Damages;
- (d) Costs and reasonable Attorneys' fees; and
- (e) All other relief that the Court deems just and proper.

Respectfully Submitted,
BLITSHTein & WEISS, P.C.

By: 
Tova Weiss, Esquire
Iriana Blitshtein, Esquire
648 2nd Street Pike
Southampton, PA 18966
(215)364-4900
Fax (215)364-8050
Attorneys for Plaintiff

Date: 5/12/2014


CREDIT FILE : December 4, 2013
Confirmation # 3338013549
Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Gennaday Gofman
 Social Security #: XXX-XX-8590 Date of Birth: November 26, 1961
 Current Address: 843 Hendrix St, Philadelphia, PA 19116 (215) 671-8045 Reported: 12/2013
 Previous Address(es): 7810 Algon Ave, Philadelphia, PA 19111 Reported: 11/2010
 648 2nd Street Pike, Southampton, PA 18966 Reported: 11/2013
 Formerly Known As: Gennadiy Gofman
 Last Reported Employment: Truck Driver; Olimpic Frame Inc;

ALERT(s): File Blocked For Promotional Purposes
Please address all future correspondence to:


www.investigate.equifax.com


 Equifax Information Services LLC
 Www. Equifax. Com/fcra
 Atlanta GA 30348

 (800) 377-6568
 M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Collection Agency Information (This section includes accounts that credit grantors have placed for collection with a collection agency.)

Diversified Consultants Inc; Collection Reported 10/2013; Assigned 11/2012; Creditor Class - Cable/Cellular; Client - Tmobile; Amount - \$322 ; Status as of 10/2013 - Unpaid; Date of 1st Delinquency 10/2012; Balance as of 10/2013 - \$322 ; Individual Account; Account # - 14746138; **Address:** 10550 Deerwood Park Blvd DbA Dci Jacksonville FL 32256-0596

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
 Date Acct. Opened - The Date that the credit grantor opened the account
 High Credit - The Highest Amount Charged
 Credit Limit - The Highest Amount Permitted
 Terms Duration - The Number of Installments or Payments
 Terms Frequency - The Scheduled Time Between Payments
 Months Reviewed - The Number of Months Reviewed
 Activity Designator - The Most Recent Account Activity
 Creditor Class - The Type of Company Reporting The Account
 Date Reported - Date of Last Reported Update
 Balance Amount - The Total Amount Owed as of the Date Reported
 Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported
 Date of Last Paymnt - The Date of Last Payment
 Actual Pay Amt - The Actual Amount of Last Payment
 Sched Pay Amt - The Requested Amount of Last Payment
 Date of 1st Delinquency - The Date of First Delinquency
 Date of Last Actvty - The Date of the Last Account Activity
 Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
 Charge Off Amt - The Amount Charged Off by Creditor
 Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
 Balloon Pay Amt - The Amount of Final(Balloon) Payment
 Balloon Pay Date - The Date of Final(Balloon) Payment
 Date Closed - The Date the Account was Closed

**Account History
 Status Code
 Descriptions**

1 : 30-59 Days Past Due
 2 : 60-89 Days Past Due
 3 : 90-119 Days Past Due
 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

EXHIBIT "A"

Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
9004*		12/02/2006	\$12,379		36 Months	Monthly	83	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
12/02/2013	\$0		11/2009		\$343		11/2009						10/2009

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto; Fixed Rate;

Asset Acceptance Corp Asset Acceptance, LLC PO Box 2036 Warren MI 48090-2036 : (800) 614-4730													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
FIA CARD -12271*	07/24/2012	\$16,254				14		Retail					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
11/22/2013	\$17,552	\$17,552				12/2009		09/2012					

Status - Collection Account; Type of Account - Open; Type of Loan - Debt Buyer Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Collection Account;

Bank of America PO Box 982235 El Paso TX 79998-2235																											
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification											
426429899623*		04/28/1999				\$0				Monthly		99		Transfer/Sold													
Items As of Date Reported		Balance Amount		Amount Past Due		Date of Last Paymnt		Actual Paymnt Amount		Scheduled Paymnt Amount		Date of 1st Delinquency		Date of Last Activity		Date Maj. Del. 1st Rptd		Charge Off Amount		Deferred Pay Start Date		Balloon Pay Amount		Balloon Pay Date		Date Closed	
07/17/2012		\$0				10/2009						12/2009				05/2010		\$16,254									

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Account Transferred or Sold; Charged Off Account;

Account History with Status Codes	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
	L	5	4	3	2	1

Bank of America P.O. Box 982235 El Paso TX 79998-2235														
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
488893299799*		07/26/2001		\$0		Monthly	60	Transfer/Sold						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed	
07/12/2012	\$0		10/2009			12/2009		05/2010	\$12,137					

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Account Transferred or Sold; Charged Off Account;

Account History with Status Codes	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
	L	5	4	3	2	1

Bank of America 4161 Piedmont Pkwy Greensboro NC 27410-8110 : (800) 669-6607													
Account Number		Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
133675795*		09/01/2002	\$103,000			Monthly	32	Paid and Closed					
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2005	\$0		06/2005		\$862		06/2005						

Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;



Prepared for: **GENNADIY GOFMAN**
 Date: **December 03, 2013**
 Report number: **4254-6060-66**

Page 4 of 24

Your accounts that may be considered negative (continued)

Credit items

ASSET ACCEPTANCE

PO BOX 1630
 WARREN, MI 48090

Phone number
 (800) 614 4730

Partial account number
 12271....

Address identification number
 0040187576

Original creditor FIA CARD
 SERVICES N.A.

Payment history

2013

2012

NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

= Account balance (\$)						= Date payment received						= Scheduled payment amount (\$)			= Actual amount paid (\$)	
Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Sep12		
17,477	17,359	17,319	17,223	17,156	16,972	16,940	16,921	16,828	16,753	16,681	16,585	16,510	16,417	16,361		
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND		
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND		
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND		

The original amount of this account was \$16,254

BANK OF AMERICA

PO BOX 982235
 EL PASO TX 79998

No phone number available

Partial account number
 488893299799....

Address identification number
 0040187576

Date opened

Jul 2001

First reported

Jul 2007

Date of status

Dec 2009

Type

Credit card

Terms

Not reported

Monthly

payment

Not reported

Credit limit or

original amount

\$18,000

High balance

\$14,471

Recent balance

Not reported as of
 Jul 2012

Responsibility

Joint with

OLGA GOFMAN

Status

Closed. \$12,137 written off.

Comment

Account closed at consumer's request.

Creditor's statement

"Purchased by another lender."

**CREDIT FILE : December 4, 2013**

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Gennaday Gofman
 Social Security #: XXX-XX-8590 Date of Birth: November 26, 1961
 Current Address: 843 Hendrix St, Philadelphia, PA 19116 (215) 671-8045 Reported: 12/2013
 Previous Address(es): 7810 Algon Ave, Philadelphia, PA 19111 Reported: 11/2010
 648 2nd Street Pike, Southampton, PA 18966 Reported: 11/2013
 Formerly Known As: Gennadiy Gofman
 Last Reported Employment: Truck Driver; Olimpic Frame Inc;
ALERT(s): File Blocked For Promotional Purposes

Confirmation # 3338013549**Please address all future correspondence to:**

www.investigate.equifax.com



Equifax Information Services LLC

Www. Equifax. Com/fcra
Atlanta GA 30348

(800) 377-6568

M - F 9:00am to 5:00pm in your time zone.

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Status Code
Descriptions

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 4 : 120-149 Days Past Due

5 : 150-179 Days Past Due
 6 : 180 or More Days Past Due
 G : Collection Account
 H : Foreclosure

J : Voluntary Surrender
 K : Repossession
 L : Charge Off

11/17/13

Case 2:14-cv-02738-NHQ Document 1 Filed 05/13/14 Page 16 of 18

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
9004*	12/02/2006	\$12,379		36 Months	Monthly	83	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
12/02/2013	\$0		11/2009		\$343		11/2009						10/2009

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Joint Account; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance; Auto; Fixed Rate;

Asset Acceptance Corp														Asset Acceptance, LLC PO Box 2036 Warren MI 48090-2036 : (800) 614-4730													
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification											
FIA CARD -12271*		07/24/2012		\$16,254								14				Retail											
Items As of Date Reported		Balance Amount		Amount Past Due		Date of Last Paymnt		Actual Paymnt Amount		Scheduled Paymnt Amount		Date of 1st Delinquency		Date of Last Activity		Date Maj. Del. 1st Rptd		Charge Off Amount		Deferred Pay Start Date		Balloon Pay Amount		Balloon Pay Date		Date Closed	
11/22/2013		\$17,552		\$17,552								12/2009				09/2012											
Status - Collection Account; Type of Account - Open; Type of Loan - Debt Buyer Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Collection Account;																											

Bank of America PO Box 982235 El Paso TX 79998-2235																											
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification											
426429899623*		04/28/1999				\$0				Monthly		89		Transfer/Sold													
Items As of Date Reported		Balance Amount		Amount Past Due		Date of Last Paymnt		Actual Paymnt Amount		Scheduled Paymnt Amount		Date of 1st Delinquency		Date of Last Activity		Date Maj. Del. 1st Rptd		Charge Off Amount		Deferred Pay Start Date		Balloon Pay Amount		Balloon Pay Date		Date Closed	
07/17/2012		\$0				10/2009						12/2009				05/2010		\$16,254									
Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Account Transferred or Sold; Charged Off Account;																											

Account History
with Status Codes

06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
L	5	4	3	2	1

Bank of America														P.O. Box 982235 El Paso TX 79998-2235													
Account Number		Date Opened		High Credit		Credit Limit		Terms Duration		Terms Frequency		Months Revd		Activity Designator		Creditor Classification											
488893299799*		07/26/2001				\$0				Monthly		60		Transfer/Sold													
Items As of Date Reported		Balance Amount		Amount Past Due		Date of Last Paymnt		Actual Paymnt Amount		Scheduled Paymnt Amount		Date of 1st Delinquency		Date of Last Activity		Date Maj. Del. 1st Rptd		Charge Off Amount		Deferred Pay Start Date		Balloon Pay Amount		Balloon Pay Date		Date Closed	
07/12/2012		\$0				10/2009						12/2009				05/2010		\$12,137									
Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Joint Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Account Transferred or Sold; Charged Off Account;																											

Account History
with Status Codes

05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
L	5	4	3	2	1

Bank of America 4161 Piedmont Pkwy Greensboro NC 27410-8110 : (800) 669-6607													
Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
133675795*	09/01/2002	\$103,000			Monthly	32	Paid and Closed						
Items As of	Balance	Amount	Date of	Actual	Scheduled	Date of 1st	Date Maj.	Charge Off	Deferred Pay	Balloon Pay	Balloon	Date	
Date Reported	Amount	Past Due	Last Paymnt	Paymnt Amount	Paymnt Amount	Delinquency	Del. 1st Rptd	Amount	Start Date	Amount	Pay Date	Closed	
07/01/2005	\$0		06/2005		\$862								
Status - Pays As Agreed; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Shared, But Otherwise Undesignated; ADDITIONAL INFORMATION - Closed or Paid Account/Zero Balance;													



Prepared for: GENNADIY GOFMAN
Date: December 03, 2013
Report number: 4254-6060-66

Page 4 of 24

Your accounts that may be considered negative (continued)

Credit items

ASSET ACCEPTANCE

PO BOX 1630
WARREN MI 48090
Phone number
(800) 614 4730

Partial account number
12271....

Address identification number
0040187576

Original creditor FIA CARD
SERVICES N.A.

Date opened

Jul 2012

Type

Debt Buyer

Credit limit or
original amount

\$16,254

Recent balance
\$17,552 as of Nov
2013

Responsibility

Individual

Status

Collection account. \$17,552 past due as of Nov 2013.
This account is scheduled to continue on record until Sep 2016.

First reported

Sep 2012

Terms

1 Months

High balance

Date of status

Sep 2012

Monthly

payment

Not reported

Not reported

Payment history

2013

NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP

Account history - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND: No Data.

= Account balance (\$)								= Date payment received				= Scheduled payment amount (\$)				= Actual amount paid (\$)	
Oct13	Sep13	Aug13	Jul13	Jun13	May13	Apr13	Mar13	Feb13	Jan13	Dec12	Nov12	Oct12	Sep12	Sep12			
17,477	17,359	17,319	17,223	17,156	16,972	16,940	16,921	16,828	16,753	16,681	16,585	16,510	16,417	16,361			
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND			
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND			
ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND			

> The original amount of this account was \$16,254

BANK OF AMERICA

PO BOX 982235

EL PASO TX 79998

No phone number available

Partial account number

488893299799....

Address identification number
0040187576

Date opened

Jul 2001

Type

Credit card

Credit limit or
original amount

\$18,000

Recent balance

Not reported as of

Jul 2012

Responsibility

Joint with

OLGA GOFMAN

Status

Closed. \$12,137 written off.

Comment

Account closed at consumer's request.

Creditor's statement

"Purchased by another lender."

First reported

Jul 2007

Terms

Not reported

High balance

Date of status

Dec 2009

Monthly

payment

\$14,471

Not reported



Prepared for: GENNADIY GOFMAN
Date: December 03, 2013
Report number: 4254-6060-66

Page 5 of 24

Your accounts that may be considered negative (continued)

Payment history
2012

2011 2010 2009
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
2008
JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL

BANK OF AMERICA
PO BOX 982235
EL PASO TX 79998
No phone number available
Partial account number
426429899623
Address identification number
0040187576

Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
Apr 1999	Credit card	\$28,300	Not reported as of Jul 2012	Joint with OLGA GOFMAN
First reported Aug 2003	Terms	High balance		Status
Date of status Nov 2009	Monthly payment	\$21,902		Closed. \$16,254 written off.
	Not reported			Comment
				Account closed at consumer's request.
				Creditor's statement
				"Purchased by another lender."

Payment history
2012

2011 2010 2009
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
2008
JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG
2007 2006 2005

CHASE BANK USA
PO BOX 15298
WILMINGTON DE 19850
Phone number
(800) 955 9900
Partial account number
410413000878...
Address identification number
0040187576

Date opened	Type	Credit limit or original amount	Recent balance	Responsibility
Nov 2002	Credit card	\$3,500	Not reported	Individual
First reported Dec 2002	Terms	High balance		Status
Date of status Nov 2011	Monthly payment	\$7,599		Closed. \$4,168 past due as of Nov 2011.
	Not reported			Creditor's statement
				"Purchased by another lender."

Payment history
2011

2010 2009 2008
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB JAN DEC NOV OCT SEP AUG JUL JUN MAY APR MAR FEB
2007 2006 2005 2004